

OUR FINANCING SOLUTIONS FOR YOUR PROJECTS



**BGL
BNP PARIBAS**

The bank
for a changing
world

A PERSONAL LOAN, IF YOU'RE PLANNING A BIG PURCHASE

Once you determine your loan amount:

- decide on its **term**,
- maximum amount: **EUR 75,000**
- maximum term: **60 months**
- apply online at **bgl.lu**, call **42 42-2000** or visit one of our **branches**,
- the application process is **simple** and a quick response is **guaranteed**,
- we guarantee **flexible financing**:
 - funds are deposited into your account quickly
 - you can pay back your loan early
 - you can pick your monthly payment date
 - **interest is deducted** from your taxes¹⁾.

EXAMPLE²⁾

For a loan with a total amount of EUR 20,000 repayable over 48 months at a fixed interest rate of 3.30% per annum, you would pay 48 instalments of EUR 445.83 (excluding optional insurance). APR Fixed annual percentage rate: 3.40% per annum (subject to paying your salary into an "Essentiel" account held with our bank). Total amount owed by the borrower: EUR 21,399.99.

THE GREEN MOBILITY LOAN FOR THE PURCHASE OF AN ENVIRONMENTALLY FRIENDLY CAR

You have decided to step into the world of green mobility by buying an electric or plug-in hybrid vehicle:

- Decide on its **term** and **the amount to be financed**,
- Opt for our **low-interest green mobility loan** on our app, using the Web Banking simulator, at **bgl.lu**, in branch or by calling 42 42-2000,
- Benefit from **full financing**³⁾ of your green mobility (vehicle and charging point, if applicable).
- If you are interested in **our non-banking offer**, talk to your adviser who will put you in touch with **our trusted partner Enovos Services Luxembourg**.
- With its diego offer, you receive **support** in the acquisition and installation of a charging point tailored to your needs.
- Once your loan agreement is signed, we can **activate your benefits** with our partners:
 - **Enovos**: a free Enodrive zen card⁴⁾ to charge your vehicle at public charging stations,
 - **Diego**: submit your application for the charging point government bonus (available to residents only)⁵⁾

EXAMPLE²⁾

For a loan with a total amount of EUR 20,000 repayable over 48 months at a fixed interest rate of 2.30% per annum, you would pay 48 instalments of EUR 436.85 (excluding optional insurance). No application fees. APR Fixed annual percentage rate: 2.36% per annum (subject to paying your salary into an "Essentiel" account held with our bank). Total amount owed by the borrower: EUR 20,968.70.

ENERGY RETROFITTING PERSONAL LOAN FOR YOUR PROPERTY RENOVATION

Are you a homeowner looking to improve the energy efficiency of your property to boost its thermal and acoustic performance?

Consider carrying out energy retrofitting work:

- Max. amount: **EUR 75,000**
- Max. term: **120 months**
- Take out one of our energy retrofitting personal loans with preferential terms³⁾, by calling **42 42-2000** or visiting a **branch**
- Save energy and reduce your bills by installing a new boiler or photovoltaic panels, or by insulating your walls, roof, etc.
- Access State aid⁶⁾ for the energy retrofit of your property

Visit our website **bgl.lu** for more information

EXAMPLE²⁾

For a loan with a total amount of EUR 30,000 repayable over 96 months at a fixed interest rate of 2.35% per annum, you would pay 96 instalments of EUR 343.57 (excluding optional insurance). No application fee. APR Fixed annual percentage rate: 2.41% per annum (subject to paying your salary into an "Essentiel" account held with our bank). Total amount owed by the borrower: EUR 32,982.08

¹⁾ Tax deductibility varies based on the personal situation of each client and is subject to change.

²⁾ Examples are provided for information purposes only and cannot be considered a loan offer and/or approval. The bank is not liable for this example or for any decisions made based on this example.

³⁾ Subject to approval of your application

⁴⁾ Only the first card is free

⁵⁾ Government aid is only available to residents

⁶⁾ Subject to your eligibility.



RÉSERVE PRIVILÈGE, YOUR CASH ADVANCE

This cash reserve has multiple benefits:

- the amount available may vary between **EUR 2,500 and EUR 37,500**,
- **monthly repayment** with the option for penalty-free supplemental payments,
- **express repayment** possible for 5% of the loan amount repaid each month,
- **stress-free repayment**: 2% of the amount of the credit line (minimum to repay).
- **always available**, you can withdraw money when you need it,
- interest is only charged on the **amounts used**,
- you can build your Réserve Privilège **back up** as you repay it,
- **interest is deducted** from your taxes¹.

EXAMPLE²

For a EUR 15,000 Réserve Privilège used at once on 31 January 2021 and without any express option reuse, you make:

- **20 monthly payments of EUR 750 (excluding optional insurance)**
- **1 final payment of EUR 590.36.**

The variable standard annual rate is 4.25%. APR (annual percentage rate) of 4.54% (subject to paying your salary into an "Essentiel" account held with our bank). Total amount owed by the borrower: EUR 15,590.36.

OPTILINE, YOUR CREDIT LINE FOR UNEXPECTED PURCHASES

The OptiLine credit line gives you more flexibility:

- it is provided as an additional option for "Essentiel" current account holders and a maximum of **EUR 12,500** can be made available as soon as you **open your account**,
- repay it **as you please** (no fixed repayment schedule),
- use this facility **whenever you like**,
- you only pay interest on the **actual amount of the credit line used**,
- **interest is deducted** from your taxes¹.

REMEMBER THAT BORROWING MONEY IS NOT WITHOUT COST.

i GOOD TO KNOW: LIFE INSURANCE

To improve your financial security and protect your loved ones, OptiLine and Réserve Privilège have **optional life insurance** which **repays your outstanding balance** in the event of your death.

Each offer features specific operational and eligibility criteria, and is subject to prior approval of your application by the bank. Visit a branch for more information. Any loan is your responsibility and must be repaid.

VIEW OUR BRANCHES OPENING HOURS



<https://www.bgl.lu/en/branches>

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[bgl.lu](https://www.bgl.lu)

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